

P. O. Box 105518
Atlanta, GA 30348

000029



EQUIFAX

CREDIT FILE : June 26, 2004
Confirmation # 4168045754

Dear Michael Dawe:
Equifax has now completed the reinvestigation you requested of certain information in your Equifax credit file. The results of our reinvestigation of these items are below.

Credit Account Information (For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)				
Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off	

The Results Of Our Reinvestigation

Capital One, fcb PO Box 26030 Richmond VA 23260-6030 : (800) 955-7070																	
Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Mnths Revd		Activity Description		Creditor Classification	
781260177770*		09/2000		\$12,843		\$0											
Items As of		Amount		Date of Last Payment		Actual Payment		Scheduled Payment		Date of Last Activity		Charge Off Del. 1st Rptd		Deferred Pay Start Date		Balloon Pay Start Date	
Balance		\$16,223		08/2001		\$0		\$0		08/2001		\$0		\$0		Date Closed	
06/2004		\$16,223															
On Off Account Installment Type of Loan - Credit Card - Whose Account - Individual Account:																	

Current Status - Charge Off ; Type of Account - Installment ; Type of Loan - Credit Card ; Whose Account - Individual Account ;
Account History 08/2002 07/2002 06/2002 05/2002
with Status Codes 4 3 2 1

>>> **We have researched the credit account. Account # - 781260177770* The results are:** Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Capital One, PO Box 26030, Richmond VA 23260-6030 Phone: (800) 955-7070**

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly.

You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Service Representative at (888) 588-0688 from 9:00am to 5:00pm M - F in your time zone.

Thank you for giving Equifax the opportunity to serve you.